

<i>SERFF Tracking Number:</i>	<i>UNAM-125578510</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Constitution Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38521</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>Med Supp/Select Brochure Informational Filing</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: Constitution Life Insurance Company

Product Name: Med Supp/Select Brochure Informational Filing SERFF Tr Num: UNAM-125578510 State: ArkansasLH

TOI: MS06 Medicare Supplement - Other SERFF Status: Closed State Tr Num: 38521

Sub-TOI: MS06.000 Medicare Supplement - Other Co Tr Num: State Status: Filed-Closed

Filing Type: Advertisement	Co Status:	Reviewer(s): Stephanie Fowler
	Author: Holly Parenti	Disposition Date: 04/02/2008
	Date Submitted: 03/26/2008	Disposition Status: Filed-Closed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name:	Status of Filing in Domicile:
Project Number:	Date Approved in Domicile:
Requested Filing Mode:	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 04/02/2008	
State Status Changed: 04/02/2008	Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Informational Filing - Form(s):

American Pioneer Life Insurance Company NAIC#60763
 AP-MS-BRO 06 AR Medicare Supplement Brochure
 AP-SEL-BRO 06 AR Medicare Select Brochure
 Constitution Life Insurance Company NAIC#62359
 CL-MS-BRO 06 AR Medicare Supplement Brochure

SERFF Tracking Number: UNAM-125578510 State: Arkansas
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CL-SEL-BRO 06 AR Medicare Select Brochure
The Pyramid Life Insurance Company NAIC#69701
PY-MS-BRO 06 AR Medicare Supplement Brochure
PY-SEL-BRO 06 AR Medicare Select Brochure

Dear Sir or Madam:

We submit the above form as an Information Filing. This form was previously approved in your state:

Brochure Policy

AP-MS-BRO 06 AR 2/22/06 12/27/05

AP-SEL-BRO 06 AR 2/22/06 11/27/05

CL-MS-BRO 06 AR 2/22/06 12/19/05

CL-SEL-BRO 06 AR 2/22/06 2/22/06

PY-MS-BRO 06 AR 2/28/06 12/29/05

PY-SEL-BRO 06 AR 2/28/06 12/29/05

The only changes to the brochure are:

- 1) We removed "Financial" from "Universal American Financial Corp."
- 2) We have added a revision date at the bottom of the front page, right hand corner.
- 3) The picture on the Medicare Supplement Brochure is different.
- 4) We deleted "Not all plans available in all states" from the second page.
- 5) We have deleted "[]E, []G and [] High Deductible F" from Plan Selected: and Plans, on the second page.
- 6) We have deleted "CMSA or" from the second page.

If additional information is needed, please contact me at 800-538-1053 ext. 8531 or hparenti@uafc.com.

Company and Contact

Filing Contact Information

Holly Parenti,

hparenti@uafc.com

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P.O. Box 958465 (407) 628-1776 [Phone]
Lake Mary, FL 32795-8465

Filing Company Information

Constitution Life Insurance Company	CoCode: 62359	State of Domicile: Texas
1001 Heathrow Park Lane	Group Code: 953	Company Type:
Suite 5001		
Lake Mary, FL 32746	Group Name:	State ID Number:
(407) 995-8000 ext. [Phone]	FEIN Number: 36-1824600	

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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$25.00 per advertisement x 2 ads
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Constitution Life Insurance Company	\$50.00	03/26/2008	18986586

SERFF Tracking Number: *UNAM-125578510* *State:* *Arkansas*
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Company Tracking Number:
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Product Name: *Med Supp/Select Brochure Informational Filing*
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	04/02/2008	04/02/2008

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<i>Project Name/Number:</i>	<i>/</i>		

Disposition

Disposition Date: 04/02/2008

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Product Name: Med Supp/Select Brochure Informational Filing
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Item Type	Item Name	Item Status	Public Access
Form	Medicare Supplement Brochure	Filed-Closed	Yes
Form	Medicare Select Brochure	Filed-Closed	Yes

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Company Tracking Number:

TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other

Product Name: Med Supp/Select Brochure Informational Filing

Project Name/Number: /

Form Schedule

Lead Form Number: CL-MS-BRO 06 AR

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed	CL-MS-BRO 06 AR	Advertising	Medicare Supplement Brochure	Initial			CL-MS-BRO 06 AR.pdf
Filed-Closed	CL-SEL-BRO 06 AR	Advertising	Medicare Select Brochure	Initial			CL-SEL-BRO 06 AR.pdf



Medicare Supplement Insurance

from Constitution Life

AT A GLANCE

- ☒ Helps provide for expenses not covered under Medicare
- ☒ Choice of plans
- ☒ Renewable for life*
- ☒ Easy application
- ☒ Electronic claim processing
- ☒ Freedom to choose your own doctors and hospitals

* Premium rates may be changed by class

QUESTIONS?

For more information, speak to your agent or call us toll-free at 1-800-789-6364 or visit www.constitutionlife.com.

CL-MS-BRO 06 AR

THE AFFORDABLE WAY TO SUPPLEMENT MEDICARE

Medicare, the government-sponsored program, helps seniors pay health care costs. But Medicare was never designed to cover every facet of a retiree's health care...and there are many services that Medicare doesn't cover—expenses that you have to pay for yourself.

There's a way to offset these out-of-pocket costs. Many retirees have made Medicare Supplement insurance a key part of their financial plan, to help provide for expenses not covered in their Original Medicare coverage.

Constitution Life Insurance Company's (Constitution Life) Medicare Supplement insurance pays many of the out-of-pocket costs you would otherwise need to pay yourself. Most plans cover all or part of Medicare's coinsurance and deductibles for hospital stays (Part A) and physician visits (Part B).



Constitution Life is part of the Universal American Corp. family of companies. Constitution Life offers a comprehensive portfolio of products to America's seniors, including supplemental health insurance, life insurance and asset accumulation products.

rev 3/08

A QUICK COMPARISON OF COVERAGE OPTIONS

	Medicare Supplement	Medicare HMOs	Medicare SELECT
Restrictive physicians network?	No	Yes	No*
Restrictive hospital network?	No	Yes	Yes
Receive care without approval?	Yes	No	Yes
Avoid claims paperwork?	Yes	Yes	Yes

* In the event of a planned hospital confinement, your physician must have admitting privileges to a network hospital.

ADVANTAGES OF A CONSTITUTION LIFE MEDICARE SUPPLEMENT POLICY

Features	What it means for you...
No Restrictive Networks	Visit any physician, specialist or hospital you wish; keep the health care providers you know and trust
Flexible and Affordable	Choose from a wide range of competitively-priced policies that best suit your budget and health care needs
Simple Application Form	Easy to apply
Virtually No Paperwork	Quick and easy electronic payment on claims, from knowledgeable and experienced professionals
Renewable	Constitution Life can never cancel your policy as long as you pay your premiums on time
Personal Service	Constitution Life policyholders receive the most courteous and friendly service available

Plan Selected: ☐ A ☐ B ☐ C ☐ D ☐ F] Estimated amount of initial premium: \$ _____

Name _____ Date _____

Your Constitution Life Agent _____ Phone Number _____

WHY CONSTITUTION LIFE?

Constitution Life is a leading provider of senior insurance products, including supplemental health insurance, life insurance and asset accumulation products. We are dedicated to helping America's seniors protect themselves and their families with products that offer flexibility and value, and are backed by exceptional service.

Founded in 1929, Constitution Life is part of the Universal American Corp. family of companies.

Policy Form Series CMSI Plans [A, B, C, D, F]

THIS IS NOT THE INSURANCE CONTRACT AND ONLY THE ACTUAL POLICY PROVISIONS WILL CONTROL. The policy itself sets forth in detail the rights and obligations of both you and your insurance company. So it's important that you *read your policy carefully!*

Not connected with or endorsed by the U.S. government or the federal Medicare program.

An insurance agent may call. These insurance policies have exclusions and limitations. For costs and complete details contact your agent or Constitution Life.



Administrative Office:
Senior Health Service Center
P.O. Box 13547
Pensacola, FL 32591-3547
Policyholder Services & Claims: 1-800-789-6364
www.constitutionlife.com



Medicare SELECT Insurance

from Constitution Life

AT A GLANCE

- ✓ Helps provide for expenses not covered under Medicare
- ✓ Lower premiums than most Medicare Supplement policies
- ✓ Agree to use our network of hospitals
- ✓ Use your own physician
- ✓ Choice of plans
- ✓ Renewable for life*
- ✓ Easy application
- ✓ Electronic claim processing

* Premium rates may be changed by class

THE AFFORDABLE WAY TO SUPPLEMENT MEDICARE

Medicare, the government-sponsored program, helps seniors pay health care costs. But Medicare was never designed to cover every facet of a retiree's health care...and there are many services that Medicare doesn't cover—expenses that you have to pay for yourself.

There's a way to offset these out-of-pocket costs: Constitution Life Insurance Company's (Constitution Life) Medicare SELECT. Many retirees have made Medicare SELECT a key part of their financial plan, to help provide for expenses not covered in their Original Medicare coverage, such as coinsurance and deductibles for hospital stays (Part A) and physician visits (Part B).

With Constitution Life's Medicare SELECT, your premiums are typically less than other Medicare Supplement policies. And you receive full hospital benefits as long as you use one of our network hospitals.

QUESTIONS?

For more information, speak to your agent or call us toll-free at 1-800-789-6364 or visit www.constitutionlife.com.

CL-SEL-BRO 06 AR



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A QUICK COMPARISON OF COVERAGE OPTIONS

	Medicare SELECT	Medicare HMOs	Medicare Supplement
Restrictive physicians network?	No*	Yes	No
Restrictive hospital network?	Yes	Yes	No
Receive care without approval?	Yes	No	Yes
Avoid claims paperwork?	Yes	Yes	Yes

* In the event of a planned hospital confinement, your physician must have admitting privileges to a network hospital.

ADVANTAGES OF A CONSTITUTION LIFE MEDICARE SELECT POLICY

Features	What it means for you...
Medicare Part A Deductible Waived	Use one of our network hospitals, in any state, to receive full benefits for inpatient services**
No Physician Network	Visit any physician or specialist you wish (physician must have admitting privileges to a network hospital for planned hospital confinement)
Flexible and Affordable	Choose from a wide range of competitively-priced policies that best suit your budget and health care needs
Simple Application Form	Easy to apply
Virtually No Paperwork	Quick and easy electronic payment on claims, from knowledgeable and experienced professionals
Personal Service	Constitution Life policyholders receive the most courteous and friendly service available
Renewable	Constitution Life can never cancel your policy as long as you pay your premiums on time

** If network hospital is not used, you may be responsible for the Part A deductible. See the Description of Benefits for full details.

Plan Selected: ☐ B ☐ C ☐ D ☐ F] Estimated amount of initial premium: \$ _____

Name _____ Date _____

Your Constitution Life Agent _____ Phone Number _____

WHY CONSTITUTION LIFE?

Constitution Life is a leading provider of senior insurance products, including supplemental health insurance, life insurance and asset accumulation products. We are dedicated to helping America's seniors protect themselves and their families with products that offer flexibility and value, and are backed by exceptional service.

Founded in 1929, Constitution Life is part of the Universal American Corp. family of companies.

Policy Form Series CMSI-S Plans [B, C, D, F,]

THIS IS NOT THE INSURANCE CONTRACT AND ONLY THE ACTUAL POLICY PROVISIONS WILL CONTROL. The policy itself sets forth in detail the rights and obligations of both you and your insurance company. So it's important that you *read your policy carefully!*

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An insurance agent may call. These insurance policies have exclusions and limitations. For costs and complete details contact your agent or Constitution Life.



Administrative Office:
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